OKLAHOMA BANKS Preacher Took Too OUT FROM UNDER

Crissinger Report Shows More Than 50 Institutions Reorganized

INTO NATIONAL FOLD

Stampede for Conversion Like Eagerness to Enter When Law Was First Made

WASHINGTON, Jan. 9 .- Within WASHINGTON, Jan. 9.—Within a few weeks prior to November 30, as at the banks in Oklahoma had applied for conversion or reorganization as national banks. Comptroller of the Currency Grissinger revealed in his annual report to-day. Since that time many other applications have been received but were too late for the annual re-

Although Crissinger's report deals Although Crissinger's report deals with conditions without comment, his statement forms an account of a sampede from the national bank festen in the state system following the enactment of the guaranty provision in 1998 and a stampede at the present time to get out of the state system and back into the national system. It is a story of popularity turned into gross unpopularity.

Criminger also reveals that from November 1, 1920, to November 30, 1921, 14 banks in Oklahoma have been closed. He also reveals that daring the life of the guaranty fund-up to November 30, 1921, 95 state banks have failed and that the de-

Crissinger's Report.
Crissinger's Report in full dealing with the guaranty of bank deposits in Oklahoma follows:
"In 1908, the year following the admission of Oklahoma Into the union of states, the legislature passed and the governor approved, an act for the protection of depositions in banks of that state through a guaranty fund created by assessments upon the banks, based upon their average deposits. The popularity of this legislation was manifested in the liquidation and reorganizahy of this legislation was manifested in the liquidation and reorganization as state banks of 20 national hanking associations in 1908 and 52 in 1908. From 1910 to 1912, inclusive, 51 additional national banks in oklahoma liquidated for the purpose of reorganizing as state banks. Of the total number of national banks liquidated for the purpose in question, 38 subsequently re-entered the national system by conversion or reorganization, leaving the net loss reorganization, leaving the net leas to the national banking system of 97.

of 97.

State Banks in Majority.

"In May, 1908, there were in operation in Oklahoma 494 state banks with capital of \$6,640,000, total deposits of \$21,212,009 and assets amounting to \$29,645,000. On the same date there were 309 national banks with capital of \$12,-212,090, deposits of \$44,705,000 and assets of \$70,517,009.

"On June 30, 1921, there were

amets of \$70,517,600.

"On June 30, 1921, there were \$22 state banks with capital of \$15,551,000, deposits \$148,789,000 and assets of \$180,235,000. The number of national banks was 359, capital \$24,168,000, deposits \$239,997,000 and total assets of \$119,428,000.
"During the existence of the guar-

anty system up to November 1, 1921,

rants of the state of Oklahoma," in order to liquidate the liabilities to depositors. The warsants bear six per cent interest from the date of issue and are a first lien upon the capital, surplus, and undivided profits of each and every bank operating under the banking laws of the state to the extent of the liabilities of any such bank to the depositors suaranty fund. guaranty fund.

"When a bank is closed the general policy of the banking department has been to provide for the orsanization of a new bank, giving to it assets of the closed bank thought MUSKOGEE, Jan. 2.—Bonnte L. Biggs. indicted by the United States grand jury here last week on a charge of counter-fetting was today brought here from Kansas City where he is under bond in a similar case. is assets of the closed bank thought to be collectible and the deficit paid to the new bank to protect the depositors, the banking board enfeavoring to realize upon the assets to turned over to the bank.

Beasons For Failures.

Seavoring to realize upon the assets to turned over to the bank.

The closing of 42 of the 95 banks was due to a decline in the value of the assets, poor management, and slow loans, inability to realize on loans, injudicious investments, and shrinkage in deposits. In 34 cases closing was due to criminal acts on the part of officers, including embezziement, misapplications, or use of the bank's funds in speculation for private gain. In 19 cases the cause of closing is not of record here.

From the incomplete data at command it would appear that of the closed banks some 68 were taken over by other banks, reorganized or placed in solvent condition and fauthorized to continue business, and that 15 banks liquidated or are in the process of voluntary liquidation. Reports have been received to the fifteet that from November 1, 1820, in November 30, 1921, 44 banks in Oklahoma have been closed.

Maintended Towns of the closed.

Intended Towns of the closed.

**HOW TO DARKEN GRAY HAIR

**HAIR Dragater 18 Contract HAIR

**HAIR TOWNS OF TAKEN GRAY HAIR

**TOWNS OF TA

For Cold on the Chest

Musterole is easy to apply and it does not blister like the old-fash-loned mustard plaster.

Musterole is a clean, white ointment, made with oil of mustard. Simply massage it in gently with the finger tips. You will be delighted to see how quickly it brings relief. Get Musterole at your drug store. Is and 65c, jars and tubes; hospital size \$3.

BETTER THAN A MUSTARD PLASTER



Much Time to Dress; Wedding Postponed POWERS CHANGED ST. LOUIS, Jan. 9.-J. Ralph

ST. LOUIS, Jan. 9.—J. Raiph Hutchinson, prosecuting attorney of Edward Brows, had to dress, it became known today.

Mr. Hutchinson and Miss Joyce 11.—12.—12. Appears old of Carutheraville, came here Saturday a 10.30 o'clock appeared at the minister's home and a out the Reverend Mr. Brown to perform the ceremony, He asked the couple to wait until he dressed, with in the interval Miss Hoffman announced she did not care to get married "just now."

Miss Hoffman today explained the ceremony was "merely post-poneu."

Wire Flashes

WASHINGTON, Jan 3 Commandie officers of United States veterans hosp als have been called to theet in a col

OKLAHOMA CITY Jan 5.—Gov. J. B. A. Robertson left Baturday night for Arkansas Pass. Toxas. He will visit several other points in that state, it was said at his office today, before returning to Oklahoma City the last of the week.

GUTHRIS, Jan. 5.—D. E. Allquire, 75, was instantly killed and his son-in-law. C. J. Smith, 50. fatally injured when the automobile in which they were riding plunged over an enbankment near here just Esturday,

of trade for 1922, succeeding Joseph P. Succeed Buck Garrett of Ardmore fing the life of the guaranty fund of trade for 1922, succeeding Joseph P. Succeed Buck Garrett of Ardmore its guaranteed amounted to \$11.

New YORK Jan. 3.—Examination of Bon Moore of Arapahoe, Custer by D. Stokes, multimilionairs in the succeed Buck Garrett of Ardmore she was elected vice president; New YORK Jan. 3.—Examination of Bon Moore of Arapahoe, Custer by D. Stokes, multimilionairs in the succeed Buck Garrett of Ardmore she was elected vice president; New YORK Jan. 3.—Examination of Bon Moore of Arapahoe, Custer by D. Stokes, multimilionairs in the succeed Buck Garrett of Ardmore she was elected vice president; New YORK Jan. 3.—Examination of Bon Moore of Arapahoe, Custer by D. Stokes, multimilionairs in the succeed Buck Garrett of Ardmore she was elected vice president; New YORK Jan. 3.—Examination of Bon Moore of Arapahoe, Custer by D. Stokes, multimilionairs in the succeed Buck Garrett of Ardmore she was elected vice president; New YORK Jan. 3.—Examination of Bon Moore of Arapahoe, Custer by D. Stokes, multimilionairs in the succeed Buck Garrett of Ardmore she was elected vice president; New YORK Jan. 3.—Examination of Bon Moore of Arapahoe, Custer by D. Stokes, multimilionairs in the succeed Buck Garrett of Ardmore she was elected vice president; New YORK Jan. 3.—Examination of Bon Moore of Arapahoe, Custer by D. Stokes, multimilionairs in the succeed Buck Garrett of Ardmore she was elected vice president; New YORK Jan. 3.—Examination of Bon Moore of Arapahoe, Custer by D. Stokes, multimilionairs in the succeed Buck Garrett of Ardmore she was elected vice president; New YORK Jan. 3.—Examination of Bon Moore of Arapahoe, Custer by D. Stokes, multimilionairs in the succeed Buck Garrett of Ardmore she was elected vice president; New YORK Jan. 3.—Examination of Bon Moore of Arapahoe, Custer by D. Stokes, multimilionairs in the succeed Buck Garrett of Araman of the Stokes was better by D. Stokes, multimilionairs in the succeed Buck

NEW YORK, Jan R.—Confessing they had stolen \$52,000 worth of securities from Thompson and McKinnon, brokers, Harry Elliot and Joseph P. dirilgan gave them, selves up to the district attorney this afternoon. BOSTON, Jan. 9.—Introduction of bank deposit slips by the state in the triat of Diel. Afty Joseph C. Pelletter today brought a bitter attack from Senator James A. Reed. Pelletler's chief counsel. The court overruled Reed's objections.

WASHINGTON, Jan. 9.—Ataman Semi-norf, military leader of the Russian white army, and long a chief factor in Russian polities, has been given perdication to enter the United States, it was amounced at the state department interesting

washington, Jan. 2.—Alaman Seminoff, military leader of the Russian silts army, and long a chief factor is Plustan polities. has been given perfission to senter the United States, it was announced at the state department late today.

CHICAGO, Jan. 2.—An earthquaks of moderate intensity peakship contents a carded at the University of Chicago law earth moderate intensity peakship contents a carded at the University of Chicago law earth of the University of Chicago law engight.

Synney, Australia, Jan. 2.—A terrifice bush fire la raging in the Riverna device pass of crops have been destroyed.

PHILADELPHIA, Jan. 2.—Luther Boddy, nearg alleged slayer of two New York destrives, was captured today in South Philadelphia. He save himself wash been destroyed.

FORT WORTH, Texas, Jan. 2.—B. B. Fort Worth coming there before the civil war, and president for life of the Pert Worth chamber of commerce, alled bere this morning.

PNID, Jan. 2.—While Mr. and Mrs. L. Papp were attending a prayer meeting at the Stivation Army hall here such destroyed the Eapp home on the world war as a lieutenant companded by North Dakota united.

WASHINGTON. Jan. 3.—The excise tasks in posed by North Dakota united.

Washing and the Riversa destroyed the Eapp home on the coulsairs of Enid.

WASHINGTON. Jan. 3.—The excise tasks in posed by North Dakota united to death in a fire which destroyed the Eapp home on the coulsairs of Enid.

WASHINGTON. Jan. 3.—The excise tasks in posed by North Dakota united to death in a fire which destroyed the Eapp home on the coulsairs of Enid.

WASHINGTON. Jan. 3.—The excise tasks in posed by North Dakota united to death in a fire which destroyed the Eapp home on the coulsairs of Enid.

CHICAGO, Jan. 3.—Shoe men from excised and from Canada, Mexico and Hawati are here for the four-day and how reta

smount of capital of which was not reported, aggregated \$4.935,500 and deposits guaranteed, in sum of approximately \$1,050,000. It is reported that there has been collected from assessments on the banks of the sale and placed to the credit of the sale and proximately \$1,050,000. It is reposited that there has been collected from assessments on the banks of the sale and placed to the credit of the sale of the state of the state of the state of the state of Oklahoms." In service, the state of Oklahoms, in the state commissioner of same and fisheries, to explain why he green the state of the state of Oklahoms. The state of the state of Oklahoms, in the state commissioner of same and fisheries, to explain why he green the state of the state of Oklahoms. The state of the state of Oklahoms in the state commissioner of same and fisheries, to explain why he green the state of the state of Oklahoms. The state of the state of Oklahoms is the state of the state of Oklahoms in the state commissioner of same and fisheries, to explain which I same and the state of the state of Oklahoms in the state commissioner of same and fisheries, to explain which I same and the state of the state of Oklahoms in the state of the state of Oklahoms in the state commissioner of same and green the state of the state of Oklahoms in the state of the

Get at the Real Cause-Take Dr. Edwards' Olive Tablets

That's what thousands of stomach That's what thousands of stomach sufferers are doing now. Instead of taking tonics, or trying to patch up a poor digestion, they are attacking the real cause of the aliment—clogged liver and disordered bowels. Dr. Edward's Olive Tablets arouse the liver in a soothing, healing way. When the liver and bowels are performing their natural functions, away goes indigestion and stomach troubles.

Have you a bad taste, conted tongue, poor appetite, a lazy, don't-care feeling, no ambition or energy, trouble with undigested foods? Take Olive Tablets, the substitute for cal-

Olive Tablets, the substitute for cal-

omel.
Dr. Edwards' Olive Tublets are Dr. Edwards' Olive Tablets are a purely vegetable compound mixed with olive oil. You will know them by their olive color. They do the work without griping, cramps or pair.

Take one or two at bedtime for quick relief. Eat what you like. Ibe and 30c.—Advertisement.

Uric Acid Solvent 85 cent Bottle FREE (32 Doses)

the Chest
y to apply and it
ke the old-fashster,
dean, white ointoil of mustard
in gently with the
will be delighted
y it brings relief.
your drug store,
id tubes; hospital

A MUSTARD
TER

A MUSTARD
TER

A MUSTARD
TER

A MUSTARD
TER

A Mustard
in make it soft and glossy. To a
half-pint of water add one ounce
bay rum, a small box of Barbo Compound and ½ ounce glyceripe.
These ingredients can be bought at
any drug store at very little cost.
Apply to the hair twice a week until
the desired shade is obtained. This
will make a gray-haired person look
twenty years younger. It is easy to
use, does not color the most delicate
each, not fleet and arms and make the following statement:

"Anyone can prepare a simple
mixture at home, at very little cost.
that will darken gray hair, and
and make it soft and glossy. To a
half-pint of water add one ounce
bay rum, a small box of Barbo Compound and ½ ounce glyceripe.
These ingredients can be bought at
any drug store at very little cost.
Apply to the hair twice a week until
the desired shade is obtained. This
will make a gray-haired person look
twenty years younger. It is easy to
use, does not color the most delicate
each, not his legs and arms and mad true heart mach mach grow bearing
down palus in the back.—worn out before
the sybermed as think you have
for well Refer from stift johns, sere
for more than forty years, recently
made the following statement:

"Anyone can prepare a simple
mixture at home, at very little cost,
that will darken gray hair, and
and make it soft and glossy. To a
half-pint of water add one ounce
bay rum, a small box of Barbo Comhault appreciate the rest,
sere well like free from stift johns, sere
for more than forty years, recently
in the fere from stift johns, sere
for well like free from stift johns, sere
for well like subdier troubles,
sere lides, and trink you have the above

ng two men unconscious because hey had created a disturbance in her home, Mrs. Rose Roemkis, 35, attacked three policemen who had been called by neighbors and floored one of them.

She explained in court today she was celebrating the Russian Christ-

WHY YOU NEED

renath and endurance. Without from un blood carries no exygen and without year there is nothing to units with the ibon in your food, so that what you are you no good—you do not get any cength from it—It is like putting coal to a store without a fire. You cannot any heat unless the coal units with fire.

the fire.

The strongest weapon with which to prevent and overcome colds preuments, didney trouble, rheumatism, nervous present and overcome colds preuments, didney trouble, rheumatism, nervous present and overcome colds preuments, didney trouble, rheumatism, nervous present according to the prevent and the same germe is pleady of good rick, part of the best of the prevent of the present the best in the best is organic from net present in the best is organic from nearly treatments of the prevent of the prevent

NUXATED IRON

To-NIGHT



ROY R, GETMAN-Advt,

POWERS CHANGED

J. Raises

J. Rai

WBERRY TALKS

IN HIS DEFENSE
BEFORE SENATE

CONTINUED PROM PAGE ONE, in the chamber and asking each one if he believed it, without receiving a report by a committee detailed to investigate the milk situation, it was decided to investigate the milk situation, it was decided to investigate the milk situation it was decided to investigate the milk situation, it was decided to investigate the milk situation, it was decided to investigate the milk situation it was decided to investigate the milk situation it was decided to investigate the milk situation, it was decided to invite the clay milk inspector to address the next meeting. January 23.

A committee was detailed to gather in the investigate to gather the folkahoma Union relievant to in tearing up the street car the republican side of the chamber. Senator Williams, standing on the control of the new believed that Michigan editors read women in the neighborhood and women in the neighborhood and women in the neighborhood and women in the neighborhood as a not of the Newberry can were adopted. The league heard with interest arguments in behalf of the nonpartisan form of municipal government from F. E. Duncan, city attorney.

Chicago Gets

Chicago Gets

Chicago Gets

Chicago Gets

**In HIS DEFENSE

**A committee was detailed to gather the milk sit and leather prices. Resolutions condemning the reinformations condemning the reinformations condemning the reinformations condemning the reinformations condemning the reinformation of the street car the street car and a second site. Mrs. Horner, 69 years of age, died at the home of her daughter, were about the none of her daughter. Mrs. E. E. Harvey, 14 North were about the none of her daughter. The league heard with interest arguments in behalf of the none of her daughter. Mrs. E. E. Harvey, 14 North and the none of her daughter. Mrs. E. E. Harvey, 14 North and the none of her daughter. Mrs. E. E. Harvey, 14 North and the none of her daughter. Mrs. E. E. Harvey, 14 North and the none of her daughter. Mrs.

and as a Preventive, take Laxative BROMO QUININE Tablets. The genuine bears the signature of E. W. Grøve. (Be sure you get BROMO.) 10c.—Advertisement.

JUST DRAGGED SO WEAKENED

Florida Lady Was in a Miserable Condition, But Says She Found Cardui Help-

"I would get depressed and out of

any beart. "I began to feel, after a while, there was no use to try to get well.

ray and endurance of weak, nervous, and the endurance of weak, nervous, that here used and highly recompanded by forger United States Senators, makers of Congress, Judges of U. S. 172, many physicians and prominent to retainly do recommend it. Thousands of other women have trustly. Satisfactory results are guaranteed or the manufacturers will refund to meney. Sold by all drugglats in tabform only—Advertisement.

Cardui has stood the test of extensive use, for more than forty years in the treatment of troubles common to women.

mmon to women. Good druggists, everywhere, sell-Cardul, the woman's tonic. Try R.—Advertisement.



The Kind of Glasses to Be Worn

There are many and various kinds, all of which we are it position to furnish. We advise in each case that which our long experience has found will give the best possible results.

If it possesses merit, we have it

DR. I. ANGSTREICH OPTOMETRIST

MOTHERS AND DAUGHTERS

Read This Letter from Mrs. W. S. Hughes



has received great benefit from st.
You can use this letter for a testimonial if you wish, as I cannot say
too much about what your medicine

has done for me and for my daughter. Mrs. Was. S. Hughes, Greenville, Del.
Mothers and oftentimes grandmothers have taken and have
learned the value of Lydia E. Pinkham's Vegetable Compound. So they
recommend the medicine to others.
The best test of any medicine is
what it has done for others. For

what it has done for others. For nearly fifty years we have pub-lished letters from mothers, daughters, and women, young and old, rec-ommending the Vegetable Compound. They know what it did for them and are glad to tell others. In your own neighborhood are women who know of its great value.

Mothers—daughters, whynot try it?

Stock Issue Wanted

Can handle a meritorious established industrial or man-ufacturing company issue of \$250,000 or more. Will also entertain a high grade promotion if officered Commission basis,

Replies will be regarded in strictest confidence. Should give complete details.

Address Box 442 M. care Tulsa World

Safe Milk for INFANTS and INVALIDS



For Infants, Invalids and Growing Children
The Original Food - Drink For All Ages | No Cooking - Nourishing - Digestible

Begin tonight the following Beauty Treatment: Cleanse the skin with warm water and Black and White Soap. Rinse and dry thoroly. With the finger tips, gently apply Black and White Beauty Bleach.

Allow to remain on over night.

Allow to remain on over night.
Next morning again cleanse the
skin with Black and White Soap.
Should the skin seem irritated
or the least bit inflamed, due to
exposure to sun or wind, use Black
and White Cleansing Cream.
All drug stores guarantee and
sell Black and White Beauty
Bleach, 50c; Black and White
Soap, 25c; Black and White
Cleansing Cream, 25c and 50c the
package.

Write for copy of Birthday and Dream Book, and a leaflet which tells you all about the merits and uses of Black and White tollet preparations. Address Dept. B, Plough, Memphis, Tenn.







CROUP.

WHOOPING COUCH,

BRONCHITIS.

CONTAINS NO NARCOTIC Manufadrured by

Chamberlain Medicine Co. PRICE. THIRTY-FIVE CENTS

Notice to Water Consumers in District No. 1

The 10th of the month is your last day. If not paid, a 10 per cent and turn off charge will be added to your bill.

C. S. YOUNKMAN,

Commissioner.

Notice to Our Patrons in District No. 1

Your Electric Bills are due and must be paid on or before the 10th or service will be discontinued.

District No. 1 comprises all territory west of the center of Main street.

Public Service Company of Oklahoma

111 East Fourth Street Kennedy Building We close Saturday at 1 p. m.



